Fill in this information to identify the case:

Debtor 1: Susan A Marro

Debtor 2 (Spouse, if filing): ____

United States Bankruptcy Court for the: Eastern District of PA (State)

Case number: 25-10019

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Santander Bank, N.A.

Court claim no. (if known): 9

Last 4 digits of any number you use to identify the debtor's account: 3 2 0 4

Date of payment change: Must be at least 21 days after date of this notice: 08 / 27 / 25

New total payment: Principal, interest, and escrow, if any: $ 1125.99

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

- ☑ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____

Current escrow payment: $ ____ **New escrow payment:** $ ____

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☑ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ____

Current interest rate: ____% **New interest rate:** ____%

Current principal and interest payment: $ ____ **New principal and interest payment:** $ ____

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☐ No
- ☑ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: number of days in the month changes the amount due

Current mortgage payment: $ 1108.64 **New mortgage payment:** $ 1125.99

Debtor 1 Susan A Marro
First Name Middle Name Last Name

Case number (*if known*) 25-10019

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ Melissa A Epler
Signature

Date 08/07/2025

Print: Melissa A. Epler
First Name Middle Name Last Name

Title Bankruptcy Administrator

Company Santander Bank, N.A.

Address 1130 Berkshire Boulevard, MC: PA-WYO-BKR2
Number Street
Wyomissing PA 19610
City State ZIP Code

Contact phone (484) 512 – 3552

Email DeftBkr@santander.us

Santander®

Mail Code: PA-WYO-CN3
P.O. Box 12646
Reading, PA 19612
Customer Service: 1-877-768-2265
www.SantanderBank.com

STATEMENT OF ACCOUNT

Account Number:	
Statement Date:	08-04-2025
Statement Period From:	07-05-2025
Statement Period Through:	08-04-2025
Days in Statement Period:	31
Current Balance:	$171,226.73
Credit Line Amount:	$0.00
Available Credit:	$0.00
End of Draw Date:	06-05-2023
Minimum Payment:	$100,637.29
Payment Due Date:	08-27-2025

464-0.5400 000003BFXB25V 1/2 BIN:0 0-1855
SUSAN MARRO
2416 S 10TH ST
PHILA PA 19148-3624

464-0.5400 000003BFXB25V 1/2 BIN:0 0-1855

Important Message

Want a faster and more convenient way to get your account information?
Enroll in online banking and our Mobile Banking App – it takes just a few minutes.

INTERNAL ONLY

ACCOUNT BILLING SUMMARY

Principal Due	$420.21
INTEREST CHARGE Due	**$705.78**
Past Due Amount	$66,907.91
Late Charges Due	$732.80
Fees Due	$31,870.59
Payment Shortage	$0.00
Total Minimum Payment Due	**$100,637.29**

ACCOUNT BALANCE SUMMARY

Beginning Balance	$171,626.60
Advances	$0.00
Payment Received	$1,123.15
Insurance Premium	$0.00
INTEREST CHARGE	**$705.78**
Late Charges	$0.00
Fees	$17.50
Adjustments	$0.00
Ending Balance	$171,226.73
Unapplied Credit Balance	$1,097.43

SUMMARY OF REVOLVING ACCOUNT BALANCE

Periodic Rate From	07-05-2025	Periodic **INTEREST CHARGE**	$705.78
Periodic Rate Through	08-04-2025	**ANNUAL PERCENTAGE RATE**	8.2400
Payment Amount	$1,125.99		
Daily Periodic Rate *	0.0002257534		
Balance Subject to Interest Rate	$100,849.83	Ending Principal	$100,532.43

* The daily periodic rate may vary.

TRANSACTION ACTIVITY SINCE YOUR LAST STATEMENT

Posting Date	Effective Date	Activity Description	Amount	Balance
	07-05-2025	BEGINNING PRINCIPAL		$100,960.23
08-01-2025	07-28-2025	PAYMENT RECEIVED - THANK YOU	$427.80	$100,532.43
		TO PRINCIPAL	$427.80	
08-01-2025	07-28-2025	PAYMENT RECEIVED - THANK YOU	$695.35	$100,532.43
		** INTEREST CHARGE **	$695.35	
	08-04-2025	ENDING PRINCIPAL		$100,532.43
****************** FEES ******************				
07-18-2025	07-18-2025	FORECLOSURE ATTORNEY COST	$17.50	
		TOTAL FEES THIS PERIOD	$17.50	

Please return this portion with your check.

Santander®

Account Number	Due Date	Payment Due	Amount Enclosed
	08-27-2025	$100,637.29	

SUSAN MARRO
2416 S 10TH ST
PHILA PA 19148-3624

Make Check Payable To:

Santander Bank, N.A,
P.O. Box 847051
Boston, MA 02284-7051

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:
Susan A Marro

Debtor

Chapter #13
Case No.25-10019
Honorable Patricia M Mayer

____/

CERTIFICATE OF SERVICE

I, Melissa A. Epler of Santander Bank, N.A., do hereby certify that on August 7, 2025, I caused to be served a copy of the Notice of Payment Change on the service list below by having a copy of the same mailed by first class mail, postage pre-paid or other method specified on service list.

Signed under the penalties of perjury, this 7th day of August 2025.

Melissa A Epler (signature)

Melissa A. Epler
Santander Bank, N.A.
Bankruptcy Administrator
1130 Berkshire Boulevard
Wyomissing, PA 19610
(484) 512-3552
Email: DeftBkr@santander.us

VIA US MAIL
Susan A Marro
2416 S 10 th St
Philadelphia, PA 19148

VIA ECF
Kenneth E West
190 N Independence Mall W Ste 701
Philadelphia, PA 19106

Michael A Cibik
HELP@CIBIKLAW.COM